

REMARKS

Applicants reply to the Office Action dated April 2, 2008 within the shortened statutory one month period for reply. Claims 1-4 and 6-20 were pending in the application and the Examiner states that they are subject to restriction action and/or election requirement.

Applicants cancel claims 18-20. Reconsideration of the pending claims is requested.

The Examiner has asserted a Restriction Requirement under 35 U.S.C. §§ 121 and 372 requiring restriction of the application as follows:

Group I: Claims 1-4 and 6-17, are drawn to a method for enabling a review.

Group II: Claims 14-20, are drawn to a method for reviewing individual account statements.

Applicant hereby elects Group I (invention 1), consisting of Claims 1-4 and 6-17, for prosecution in this application. Applicant has selected Group I in order to expedite prosecution of this application.

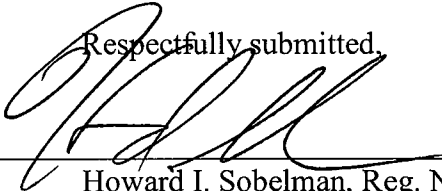
Applicant does not acquiesce to the Examiner's foundation for the Restriction Requirement as set forth in the Office Action. Accordingly, the foregoing election is made without waiver, estoppel or without prejudice to the filing of one or more related applications directed to the subject matter of canceled claims 18-20.

The foregoing amendments conforms this application to the Examiner's Restriction Requirement dated April 2, 2008. Applicants submit that the application is now in condition for examination on the merits. Early notification of such action is earnestly solicited. Should the Examiner have any suggestions to place the application in even better condition for allowance, Applicants request that the Examiner contact the undersigned representative at the telephone number listed below.

Respectfully submitted,

Dated: April 8, 2008

By: _____


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